

Amendment to the Claims:

1. (Currently amended) A system comprising:
a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules, wherein said plurality of rules comprise formulas to assess said value of said insurance claim;
a database which stores formula data, wherein said database is separate from said rules engine; and
a translator program which is operable to read said formula data from said database and transform said formula data into said formulas of said plurality of rules.
2. (Cancelled)
3. (Previously amended) The system of claim 1,
wherein said formula data is stored in a tabular format in said database.
4. (Previously amended) The system of claim 1,
wherein said formula data comprises alphanumeric values stored in said database.
5. (Previously amended) The system of claim 1,
wherein said formulas are configured to be updated by updating said formula data stored in said database.
6. (Previously amended) The system of claim 1,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a formula identifier.
7. (Previously amended) The system of claim 1,

wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a sequence number.

8. (Previously amended) The system of claim 1,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a section description.
9. (Previously amended) The system of claim 1,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a page identifier.
10. (Previously amended) The system of claim 1,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a prompt identifier.
11. (Previously amended) The system of claim 1,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises an answer identifier.
12. (Previously amended) The system of claim 1,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a mathematical function.
13. (Previously amended) The system of claim 1,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a numeric value.
14. (Previously amended) The system of claim 1,

wherein said formula data are configured to be modified in response to business requirements of an insurance organization to form modified formula data.

15. (Previously amended) The system of claim 1,
wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data; wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program; and
wherein said modified translator program is configured to read said modified formula data from said database and transform said modified formula data into a modified plurality of formulas.
16. (Original) The system of claim 1,
wherein said formulas are usable in real-time by said plurality of rules to assess the value of the insurance claim.
17. (Original) The system of claim 1,
wherein said insurance claim comprises a bodily injury claim, and wherein said value of said insurance claim comprises a bodily injury general damages value.
18. (Original) The system of claim 17,
wherein said plurality of rules use said formulas to determine a trauma severity value associated with said bodily injury claim.
19. (Original) The system of claim 1, further comprising:
a CPU;

a memory coupled to the CPU, wherein said rules engine comprises program instructions which are stored in said memory and executable by said CPU.

20. (Original) The system of claim 1,
wherein said rules comprise logical instructions for assessing said value of said insurance claim.
21. (Original) The system of claim 1,
wherein each rule comprises a premise and one or more resulting actions for assessing said value of said insurance claim.
22. (Original) The system of claim 1,
wherein each of said formulas comprises one or more inputs and one or more functions operating on said one or more inputs to compute one or more outputs.
23. (Previously amended) A method comprising:
providing a rules engine which is operable to assess a value of an insurance claim as a function of a plurality of rules, wherein said plurality of rules use formulas to assess said value of said insurance claim;
providing a database which stores formula data, wherein said database is separate from said rules engine;
reading said formula data from said database; and
transforming said formula data into said formulas usable by said plurality of rules.
24. (Original) The method of claim 23,

wherein said insurance claim comprises a bodily injury claim, and wherein said value of said insurance claim comprises a bodily injury general damages value.

25. (Original) The method of claim 24, further comprising:
assessing said value of said insurance claim as a function of said plurality of rules and said plurality of formulas by determining a trauma severity value associated with said bodily injury claim.
26. (Original) The method of claim 23,
wherein said formula data is stored in a tabular format in said database.
27. (Original) The method of claim 23,
wherein said rules engine comprises program instructions which are executable by a computer.
28. (Original) The method of claim 23,
wherein said rules comprise logical instructions for assessing said value of said insurance claim.
29. (Original) The method of claim 23,
wherein each rule comprises a premise and one or more resulting actions for assessing said value of said insurance claim.
30. (Original) The method of claim 23,
wherein said formulas data comprises alphanumeric values stored in said database.

31. (Original) The method of claim 23, further comprising:
updating said formulas by updating said formula data stored in said database.
32. (Original) The method of claim 23, further comprising:
updating said formula data in said database;
reading said updated formula data from said database; and
transforming said updated formula data into updated formulas for use by said plurality of rules.
33. (Original) The method of claim 23, further comprising:
modifying said formula data in response to business requirements of an insurance organization to form customized formula data.
34. (Original) The method of claim 33, further comprising:
modifying said formulas to form modified formulas by using said modified formula data.
35. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a formula identifier.
36. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a sequence number.
37. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a section description.

38. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a page identifier.
39. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a prompt identifier.
40. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises an answer identifier.
41. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a mathematical function.
42. (Original) The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a numeric value.
43. (Previously amended) A carrier medium comprising program instructions,
wherein said program instructions are computer-executable to implement:
providing a rules engine which is operable to assess a value of an insurance claim
as a function of a plurality of rules, wherein said plurality of rules use
formulas to assess said value of said insurance claim;
accessing a database which stores formula data, wherein said database is separate
from said rules engine;

reading said formula data from said database; and
transforming said formula data into said formulas usable by said plurality of rules.

44. (Original) The carrier medium of claim 43,
wherein said insurance claim comprises a bodily injury claim, and wherein said
value of said insurance claim comprises a bodily injury general damages
value.
45. (Original) The carrier medium of claim 44, wherein said program instructions are
further computer-executable to implement:
assessing said value of said insurance claim as a function of said plurality of rules
and said plurality of formulas by determining a trauma severity value
associated with said bodily injury claim.
46. (Original) The carrier medium of claim 43,
wherein said formula data is stored in a tabular format in said database.
47. (Original) The carrier medium of claim 43,
wherein said rules engine comprises program instructions which are executable by
a computer.
48. (Original) The carrier medium of claim 43,
wherein said rules comprise logical instructions for assessing said value of said
insurance claim.
49. (Original) The carrier medium of claim 43,
wherein each rule comprises a premise and one or more resulting actions for
assessing said value of said insurance claim.

50. (Original) The carrier medium of claim 43,
wherein said formulas data comprises alphanumeric values stored in said
database.
51. (Original) The carrier medium of claim 43, wherein said program instructions are
further computer-executable to implement:
updating said formulas by updating said formula data stored in said database.
52. (Original) The carrier medium of claim 43, wherein said program instructions are
further computer-executable to implement:
updating said formula data in said database;
reading said updated formula data from said database; and
transforming said updated formula data into updated formulas for use by said
plurality of rules.
53. (Original) The carrier medium of claim 43, wherein said program instructions are
further computer-executable to implement:
modifying said formula data in response to business requirements of an insurance
organization to form modified formula data.
54. (Original) The carrier medium of claim 53, wherein said program instructions are
further computer-executable to implement:
modifying said formulas to form modified formulas by using said modified
formula data.
55. (Original) The carrier medium of claim 43,

wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a formula identifier.

56. (Original) The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a sequence number.
57. (Original) The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a section description.
58. (Original) The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a page identifier.
59. (Original) The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a prompt identifier.
60. (Original) The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises an answer identifier.
61. (Original) The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a mathematical function.
62. (Original) The carrier medium of claim 43,

wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a numeric value.

63. (Previously added) The system of claim 1,
wherein said formula data are configured to be modified as a function of business
requirements of an insurance organization to form modified formula data;
and
wherein said translator program is configured to read said modified formula data
from said database and transform said modified formula data into a
modified plurality of formulas.